

**Information to identify the case:**

Debtor 1	<b>Frank Torres</b>	Social Security number or ITIN	xxx-xx-3538
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Cindy Torres</b>	Social Security number or ITIN	xxx-xx-2383
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>18-24172-JNP</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Frank Torres

Cindy Torres

10/19/18

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Frank Torres  
 Cindy Torres  
 Debtors

Case No. 18-24172-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 16

Date Rcvd: Oct 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2018.

db/jdb	+Frank Torres, Cindy Torres, 7925 Holman Avenue, Pennsauken, NJ 08110-2423
cr	+Nissan Motor Acceptance Corporation, c/o Stewart, Zlmen & Jungers, Ltd., 2860 Patton Rd, Roseville, MN 55113-1100
517646391	+Federal Loan Servicing, P.O. Box 60610, Harrisburg, PA 17106-0610
517646392	+Financial Recoveries, 200 East Park Drive, Ste. 100, P.O. Box 1388, Mount Laurel, NJ 08054-7388
517787844	+New Penn Financial LLC d/b/a, Shellpoint Mortgage Servicing, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
517646395	+Nissan Motor Acceptance, P.O. Box 660366, Dallas, TX 75266-0366
517646396	+Professional Bureau of Collections, 5295 DTC Parkway, Englewood, CO 80111-2752

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QJDMARCHAND.COM Oct 20 2018 03:43:00	Joseph Marchand, 117-119 West Broad St., PO Box 298, Bridgeton, NJ 08302-0228
smg	E-mail/Text: usanj.njbankr@usdoj.gov Oct 20 2018 00:12:33	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 20 2018 00:12:28	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517646387	+EDI: GMACFS.COM Oct 20 2018 03:43:00	Ally Financial, P.O. Box 380901, Minneapolis, MN 55438-0901
517646388	+EDI: CAPITALONE.COM Oct 20 2018 03:43:00	Capital One Bank, P.O. Box 30281, Salt Lake City, UT 84130-0281
517646389	EDI: DISCOVER.COM Oct 20 2018 03:43:00	Discover Bank, P.O. Box 15316, Wilmington, DE 19850
517646390	+E-mail/Text: bankruptcy.bnc@ditech.com Oct 20 2018 00:12:06	Ditech, P.O. Box 6172, Rapid City, SD 57709-6172
517646393	EDI: JEFFERSONCAP.COM Oct 20 2018 03:43:00	Jefferson Capital System, 16 McLeland Road, Saint Cloud, MN 56303
517646394	+EDI: RESURGENT.COM Oct 20 2018 03:43:00	LVNV Funding, LLC, P.O. Box 1269, Greenville, SC 29602-1269

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 21, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2018 at the address(es) listed below:

Ashley M Sullivan	on behalf of Joint Debtor Cindy Torres	asullivan@freedmanlorry.com,
hbanks@freedmanlorry.com		
Ashley M Sullivan	on behalf of Debtor Frank Torres	asullivan@freedmanlorry.com,
hbanks@freedmanlorry.com		
Joseph Marchand	jdmarchand@comcast.net,	jmarchand@comcast.net;jmarchand@ecf.epiqsystems.com
Rebecca Ann Solarz	on behalf of Creditor New Penn Financial LLC d/b/a Shellpoint Mortgage	
Servicing rsolarz@kmlawgroup.com		
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov	

TOTAL: 5